

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. 9004-1(b)

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In re:

Dennis Hall, Debtor

Case No.: 17-12374

Chapter 13

Judge: Hon. Christine M. Gravelle

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO

☒ **CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**

☐ **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following
(choose one):

1. ☐ Motion for Relief from the Automatic Stay filed
by _____, creditor,

A hearing has been scheduled for _____, at _____ m.

OR

- ☐ Motion to Dismiss filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____ m.

- ☒ Certification of Default filed by Wells Fargo Bank, N.A., creditor,

I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (choose one):

☐ Payments have been made in the amount of \$ _____, but have not
Been accounted for. Documentation in support of attached.

☐ Payments have not been made for the following reasons and debtor
proposes repayment as follows **(explain your answer)**: _____

☒ Other **(explain your answer)**: Debtor has completed his chapter 13 plan,
which will free up funds. He proposes to cure his arrears that total \$26,027.54 by
paying \$5,000 this week and paying \$5,000 a month for approximately five
months and will be current by September 2022 at the latest. He will remain
current going forward. I can provide proof monthly of the payment made to the
Creditor's attorney. Debtor's income was greatly affected by COVID, he is now
in and much better position.

3. This certification is being made in an effort to resolve the issues raised by the
creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: March 31, 2022

/s/ Dennis Hall
Debtor's Signature

NOTE:

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within fourteen (14) days of the filing of a *Creditor's Certification of Default*.